

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

TIMOTHY PATTAKOS  
JULIE E. PATTAKOS  
Debtor(s)

Case No. 23-20349JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/17/2023.
- 2) The plan was confirmed on 04/25/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/15/2024.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/30/2024.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,698.10.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$26,797.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$26,797.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,583.81
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,583.81**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BBVA COMPASS BANK++	Unsecured	0.00	NA	NA	0.00	0.00
BBVA COMPASS BANK++	Unsecured	NA	NA	NA	0.00	0.00
CHROME FCU(*)	Unsecured	0.00	NA	NA	0.00	0.00
CONTINENTAL FINANCE COMPANY	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Unsecured	0.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	4,829.00	5,755.94	5,755.94	0.00	0.00
FIRST COMMONWEALTH BANK**	Unsecured	NA	368.70	368.70	0.00	0.00
FORD MOTOR CREDIT CO LLC/FORD	Unsecured	NA	11,533.23	11,533.23	0.00	0.00
GENESIS FS CARD SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	8,055.72	8,055.72	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	0.00	7,034.66	7,034.66	0.00	0.00
LENDMARK FINANCIAL SERVICES LI	Secured	7,753.00	3,510.00	3,510.00	1,020.81	376.12
LENDMARK FINANCIAL SERVICES LI	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	544.00	544.42	544.42	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,080.00	1,011.89	1,011.89	0.00	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Unsecured	0.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	117,235.66	118,432.76	0.00	16,135.40	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	10,151.47	10,151.47	584.43	0.00
ONE MAIN FINANCIAL(*)	Unsecured	0.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	NA	NA	0.00	0.00
PENDRICK CAPITAL PARTNERS LLC	Unsecured	1,547.00	1,023.32	1,023.32	0.00	0.00
PENDRICK CAPITAL PARTNERS LLC	Unsecured	NA	601.62	601.62	0.00	0.00
PENDRICK CAPITAL PARTNERS LLC	Unsecured	NA	3,566.47	3,566.47	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	3,682.00	3,892.34	3,892.34	0.00	0.00
PNC BANK NA	Unsecured	284.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC - AGENT GE	Unsecured	329.00	329.53	329.53	0.00	0.00
REGIONAL ACCEPTANCE	Unsecured	0.00	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE CORP	Secured	25,675.00	25,315.85	1,044.99	1,044.99	2,051.44
TOTAL VISA	Unsecured	0.00	NA	NA	0.00	0.00
UNITED AUTO CREDIT CORP(*)	Unsecured	0.00	NA	NA	0.00	0.00
UNITED WHOLESALE MORTGAGE++	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UNIVERSAL ACCEPTANCE CORP	Unsecured	0.00	NA	NA	0.00	0.00
US DEPARTMENT OF HUD**	Secured	28,008.24	28,008.24	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$16,135.40	\$0.00
Mortgage Arrearage	\$10,151.47	\$584.43	\$0.00
Debt Secured by Vehicle	\$4,554.99	\$2,065.80	\$2,427.56
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$14,706.46</b>	<b>\$18,785.63</b>	<b>\$2,427.56</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,034.66	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$7,034.66</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$36,683.18</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,583.81</u>	
Disbursements to Creditors	<u>\$21,213.19</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$26,797.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/08/2024

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.